

Information to identify the case:

Debtor 1	Jill M. Gack	Social Security number or ITIN	xxx-xx-7137
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Northern District of Illinois			
Case number: 20-17028			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jill M. Gack

December 15, 2020

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jill M. Gack
Debtor(s)

Case No. 20-17028-ABG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1
Date Rcvd: Dec 15, 2020

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2020:

Recip ID	Recipient Name and Address
db	+ Jill M. Gack, 1351 Oxford Lane., Apt. #106, Round Lake, IL 60073-5809
29025203	+ Coventry Glen Apartments, 1399 Coventry Glen Dr., Round Lake, IL 60073-2396
29024713	+ Fifth Third Bank NA, 5050 Kingsley Dr., Cincinnati, OH 45227-1115
29024716	+ Rent Dynamics/Eagle Management LLC, 595 S. Riverwoods Parkway, Ste. 220, Logan, UT 84321-6838
29024717	+ TitleMax of Illinois, dba TitleMax, 715 W. Rollins Road, Round Lake Beach, IL 60073-1224

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
29024711	EDI: BANKAMER.COM	Dec 16 2020 04:23:00	Bank of America, PO Box 982238, El Paso, TX 79998-2235
29024712	EDI: DISCOVER.COM	Dec 16 2020 04:23:00	Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850
29024714	Email/Text: rev.bankruptcy@illinois.gov	Dec 16 2020 01:41:00	Illinois Dept. of Revenue, Bankruptcy Unit, P.O. Box 19035, Springfield, IL 62794-9035
29024715	EDI: IRS.COM	Dec 16 2020 04:23:00	IRS, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2020

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: admin

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Date Rcvd: Dec 15, 2020

Form ID: 318

Total Noticed: 9

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2020 at the address(es) listed below:

Name	Email Address
David M Siegel	on behalf of Debtor 1 Jill M. Gack davidsiegelbk@gmail.com R41057@notify.bestcase.com;johnellmannlaw@gmail.com
Ilene F Goldstein, ESQ	ifgcourt@aol.com IL35@ecfbis.com

TOTAL: 2